

# Kids Curriculum

Student Guide - PKK-2nd Grade

# Student Guide

Credit, Debt, and Loans  
Pre-K and Kindergarten/PKKa

**Directions:** Listen to the teacher for directions on what to draw.



## I Can Borrow, Trade, or Give!



**BORROW**



**TRADE**



**GIFT**



# Student Guide

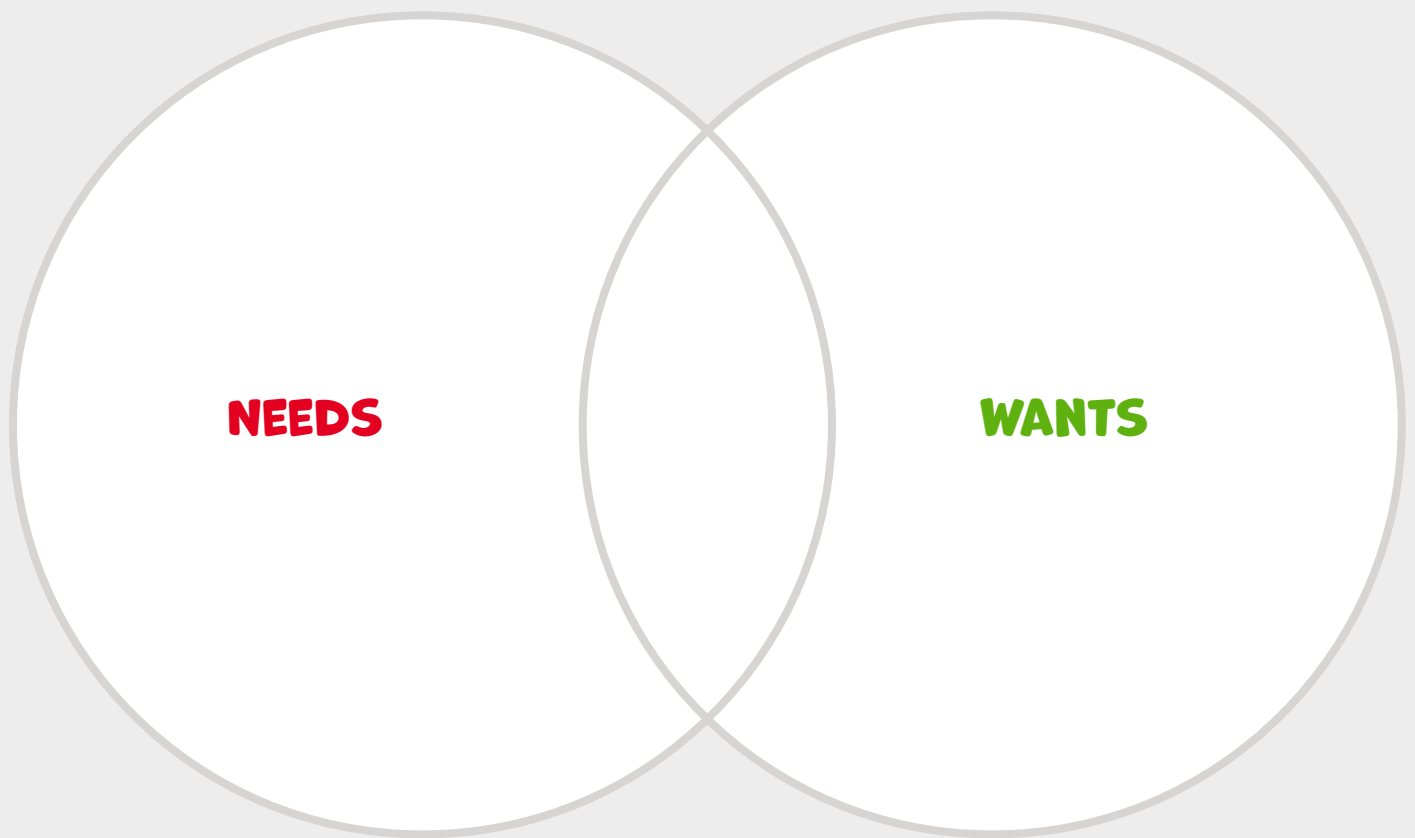
Financial Psychology  
Pre-K to Kindergarten/PKKa

**Directions:** Think of 3 Needs and draw them in the Needs circle. Think of 3 Wants and draw them in the Wants circle.





## Student Venn Diagram



# Student Guide

Accounts, Savings, Budgets, & Expenses  
Pre-K to Kindergarten/PKKb

**Directions:** The kids are going shopping with money earned from doing chores. Circle the child in each row who has more money.



## More and Less





# Student Guide

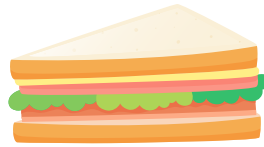
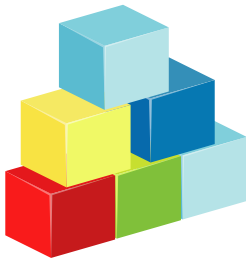
Financial Psychology  
1st Grade/1a

**Directions:** Cut out the items on the Needs & Wants, Now & Later: Items page. Sort them into boxes on this page. Glue them into the box where they go.



NEEDS NOW	WANTS NOW
NEEDS LATER	WANTS LATER

## Needs & Wants, Now & Later Items





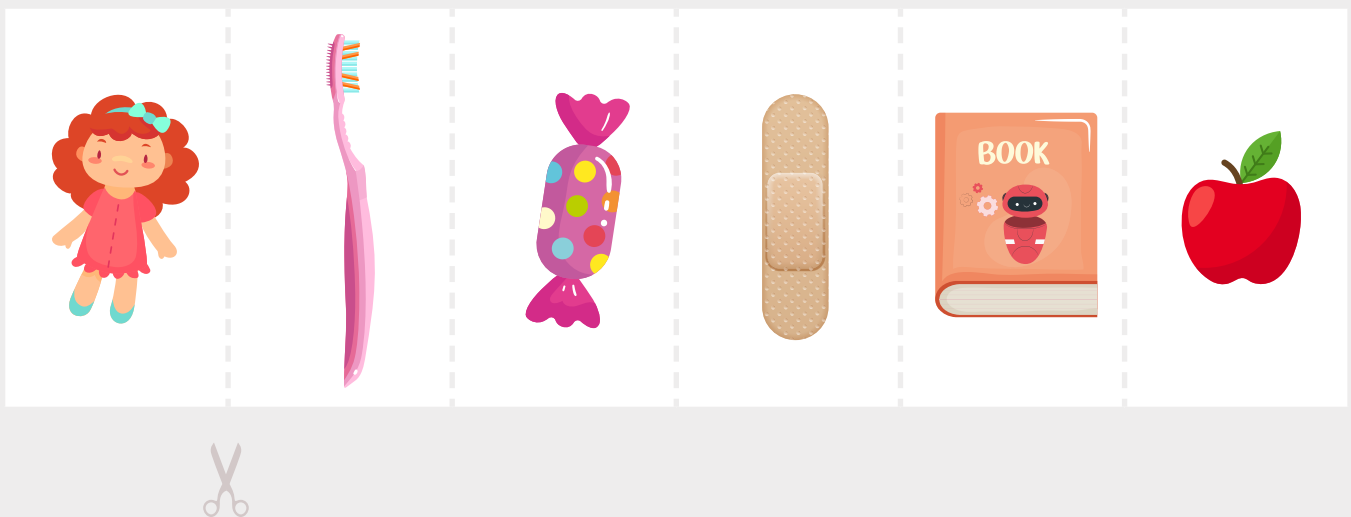
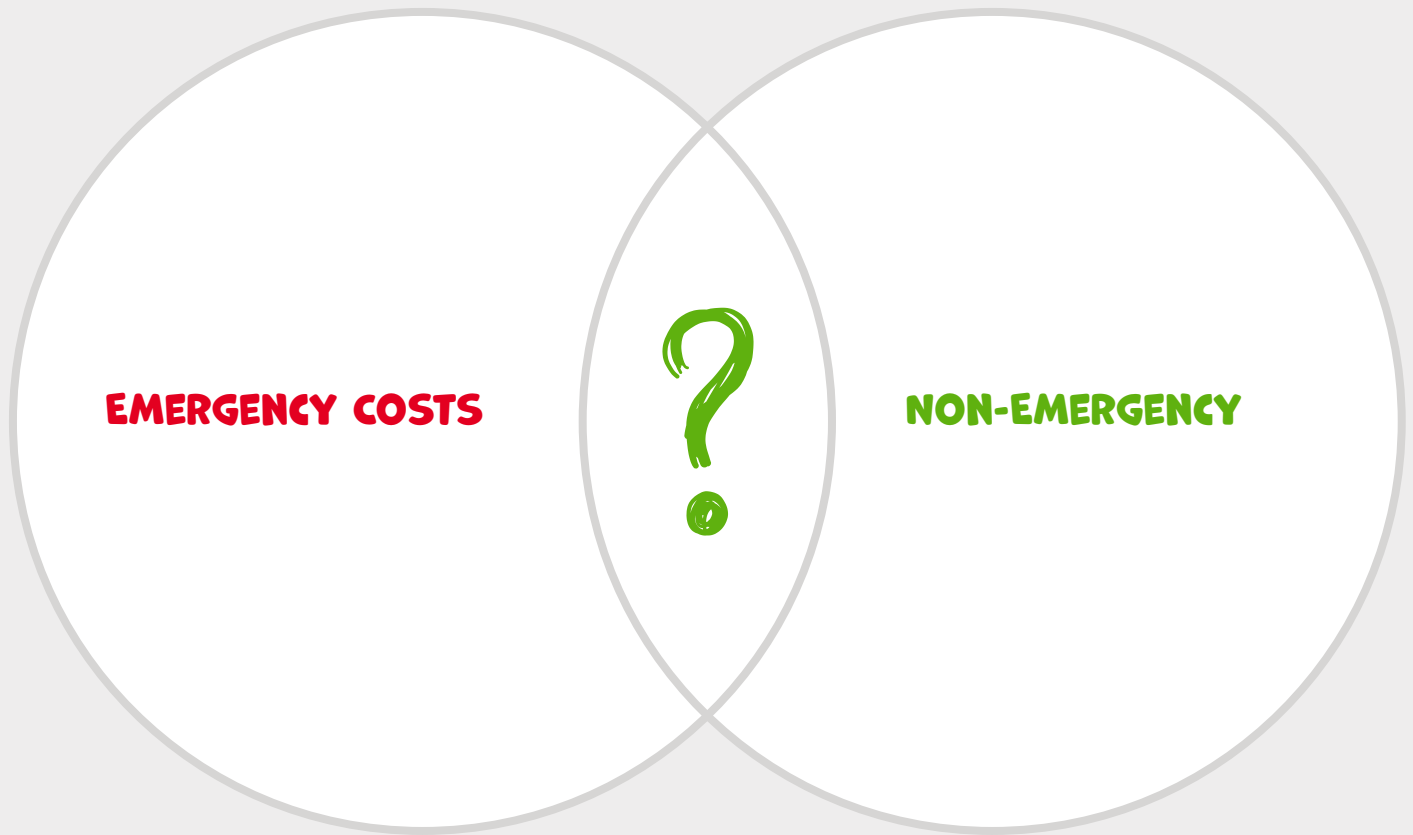
# Student Guide

Accounts, Savings, Budgets, & Expenses  
1st Grade/1a

**Directions:** Listen to your teacher tell you about these items. Are they Emergency Costs or Non-emergencies? Cut them out and put them in the parts of the circles where they belong.



## Emergency Cost or Non-emergency?



# Student Guide

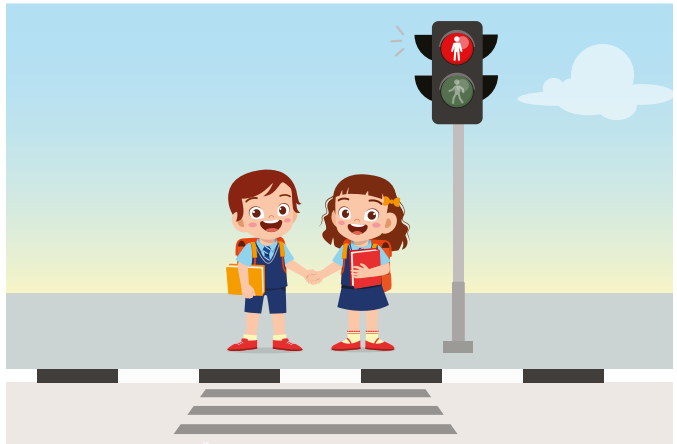
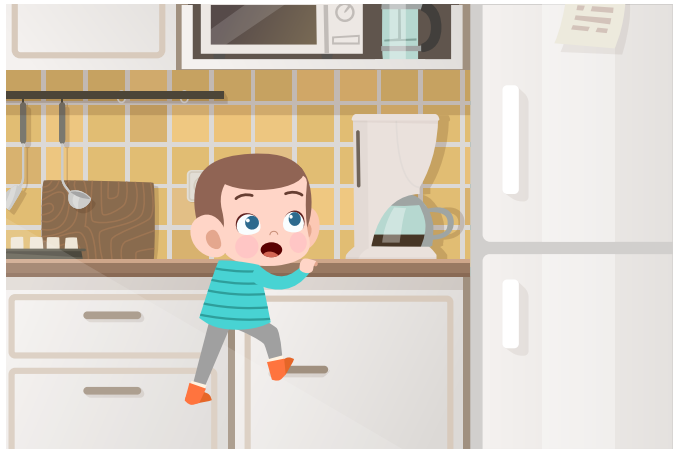
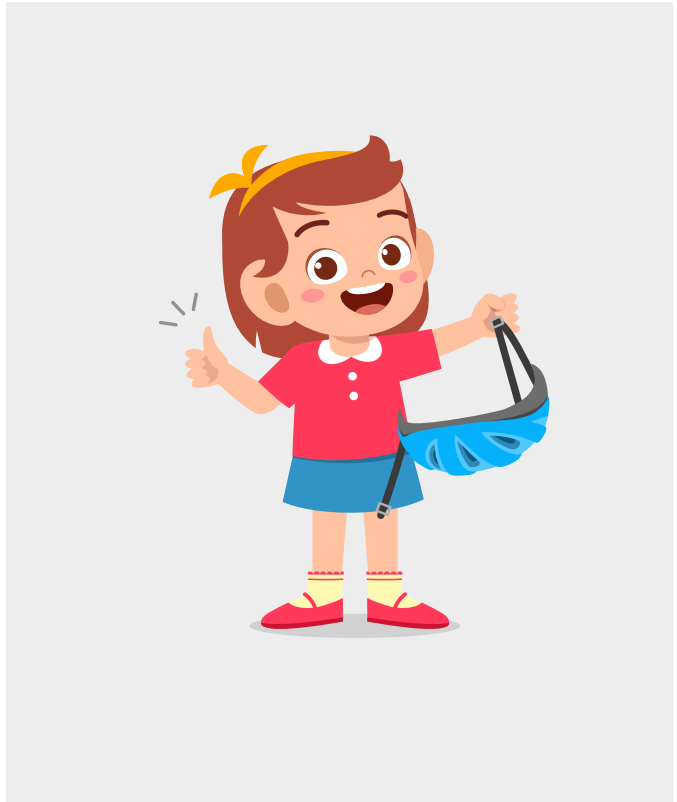
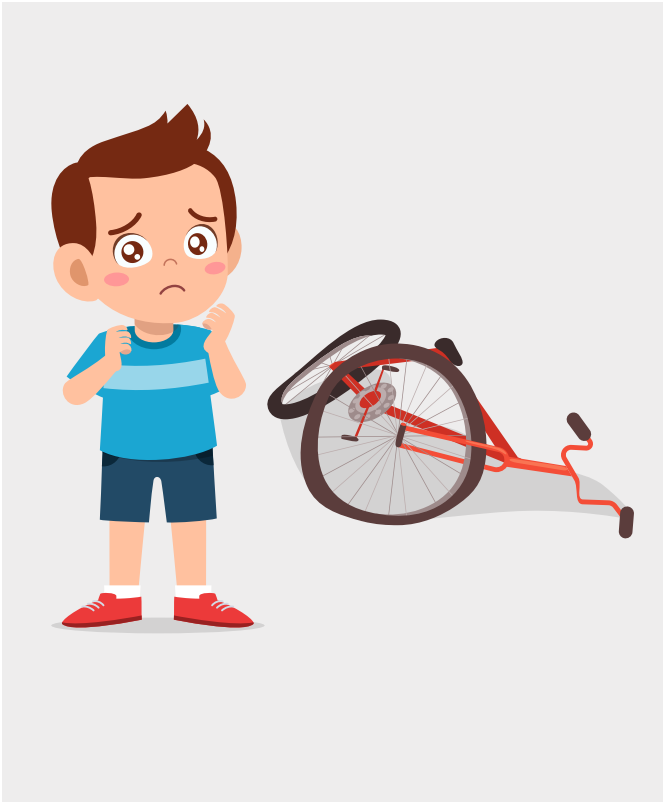
Credit, Debt, and Loans  
1st Grade/1a

**Directions:** For the first part, listen to your teacher for direction. For the second part, put an X on the things you see that are a bad risk.





## Risks



# Student Guide

Credit, Debt, and Loans  
2nd Grade/2a

**Directions:** Read each prompt about a trade. Describe whether the trade was fair or unfair. If it is unfair, write a solution to make the trade fair.





## Fair Trade

**1. Rodrigo and James traded some art supplies they were no longer using. Rodrigo gave a set of watercolors with a paintbrush, and James gave a set of markers. All the items were in good condition and could still be used for a long time. Was this a Fair Trade? Why or why not?**

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**2. Sarah and Ana traded some games they were both finished with. Sara brought a game that was missing some pieces and had a torn gameboard. Ana's game was brand new and still wrapped in plastic. Was this a Fair Trade? Why or why not?**

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**3. Lily and Jack were trading services. Lily was going to help Jack with his soccer skills, and Jack was going to help Lily practice her spelling words. Was this a Fair Trade? Why or why not?**

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# Student Guide

Financial Psychology  
2nd Grade/2a

**Directions:** Think about the lifestyle you want for yourself in the future. Fill in the blanks.



## Lifestyles



**My job will be:** \_\_\_\_\_

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**My family will include:** \_\_\_\_\_

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**My home will be:** \_\_\_\_\_

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**My free time will be spent:** \_\_\_\_\_

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**Extra special things I will do or have are:** \_\_\_\_\_

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